

Information to identify the case:		
Debtor 1:	Scott J Dvorak	Social Security number or ITIN: xxx-xx-7410
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Karen M Dvorak	Social Security number or ITIN: xxx-xx-6428
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 3/20/25
Case number:	25-04330	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Scott J Dvorak	Karen M Dvorak
2. All other names used in the last 8 years		
3. Address	1100 Sharp Dr. Plano, IL 60545	1100 Sharp Dr. Plano, IL 60545
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 3/21/25

For more information, see page 2

Case number 25-04330

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 6/23/25

Filing deadline: 9/16/25

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Scott J Dvorak
Karen M Dvorak
Debtors

Case No. 25-04330-DLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Mar 21, 2025

Form ID: 309I

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Scott J Dvorak, Karen M Dvorak, 1100 Sharp Dr., Plano, IL 60545-5124
31349812	+ Cap1/kohls, Attn: Bankruptcy, Po Box 3043, Milwaukee, WI 53201-3043
31349822	+ Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Mar 21 2025 23:09:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Mar 21 2025 23:10:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ustact	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Mar 21 2025 23:11:00	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31349810	Email/Text: bankruptcy@alliance-collections.com	Mar 21 2025 23:09:00	Alliance Collection Agencies, Inc., 3916 South Business Park Ave., PO Box 1267, Marshfield, WI 54449
31349808	+ Email/PDF: AffirmBKNotifications@resurgent.com	Mar 21 2025 23:12:58	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
31349809	+ EDI: MAXMSAIDV	Mar 22 2025 02:47:00	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
31349811	+ EDI: TSYS2	Mar 22 2025 02:47:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
31349813	+ EDI: CAPITALONE.COM	Mar 22 2025 02:47:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31349814	+ EDI: CAPITALONE.COM	Mar 22 2025 02:47:00	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31349815	+ EDI: CITICORP	Mar 22 2025 02:47:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
31349816	+ EDI: CITICORP	Mar 22 2025 02:47:00	Citibank/Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
31349817	+ EDI: WFNNB.COM	Mar 22 2025 02:47:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31349818	+ Email/Text: group_legal@creditunion1.org	Mar 21 2025 23:11:00	Credit Union 1, Attn: Bankruptcy, 200 E. Champaign Avenue, Rantoul, IL 61866-2940
31349819	Email/Text: bankruptcynotifications@ihmvu.org	Mar 21 2025 23:11:00	IH Mississippi Valley Credit Union, Attn:

District/off: 0752-1

User: admin

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Date Rcvd: Mar 21, 2025

Form ID: 309I

Total Noticed: 22

31349820	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 21 2025 23:12:51	Bankruptcy, Po Box 1010, Moline, IL 61266 Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
31349821	+ Email/Text: Collections@numarkcu.org	Mar 21 2025 23:12:00	Numark Credit Union, Attn: Bankruptcy, Po Box 2729, Joliet, IL 60434-2729
31349823	+ Email/Text: EBN@Mohela.com	Mar 21 2025 23:10:00	Sofi Lending Corp/MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
31349824	+ EDI: SYNC	Mar 22 2025 02:47:00	Syncb/walmart, Po Box 71746, Philadelphia, PA 19176-1746
31349825	+ EDI: WTRRN BANK.COM	Mar 22 2025 02:47:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Scott J Dvorak cutlerfilings@gmail.com r48280@notify.bestcase.com
Glenn B Stearns	stearns_g@lisle13.com

TOTAL: 3